## Case 2:15-bk-58047 Doc 29 Filed 03/01/16 Entered 03/01/16 14:13:53 Desc Main Document Page 1 of 5

Eil	: Al-:-::									
	in this information to identify your operator 1 Lisa Ann Se									
	otor 2 use, if filing)	•			_					
Uni	ted States Bankruptcy Court for the	E: SOUTHERN DISTRIC	T OF OHIO							
Cas	se number 2:15-bk-58047					Chec	k if this is	:		
(If kn	nown)					<b>■</b> A	n amende	ed filing		
									ng postpetition following date:	
O.	fficial Form 106l					ī	1M / DD/ `	YYYY		
S	chedule I: Your Inc	ome				.,	IIVI 7 DD7			12/1
sup <sub>l</sub> spo atta	es complete and accurate as pos plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	are married and not filin ir spouse is not filing wit	g jointly, and your s <sub>l</sub> h you, do not include	oouse is e inforn	s livin nation	g with about	you, incl your spe	ude infori ouse. If m	mation about ore space is i	your needed,
1.	Fill in your employment information.		Debtor 1				Debtor	2 or non-f	iling spouse	
	If you have more than one job,	Employment status	☐ Employed				☐ Empl	oyed		
	attach a separate page with information about additional employers.	Employment status	■ Not employed				□ Not e	employed		
	• •	Occupation								
	Include part-time, seasonal, or self-employed work.	Employer's name								
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed th	ere?				_			
Par	t 2: Give Details About Mo	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If y	ou have nothing to rep	oort for a	any lin	e, write	\$0 in the	space. In	clude your noi	n-filing
	u or your non-filing spouse have m e space, attach a separate sheet to		mbine the information	for all e	mploy	ers for	that perso	on on the I	ines below. If	you need
					F	For Del	otor 1		ebtor 2 or ling spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$_		0.00	\$	N/A	-
3.	Estimate and list monthly over	ime pay.		3.	+\$_		0.00	+\$	N/A	-
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$_		0.00	\$	N/A	

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Debt	tor 1	Lisa Ann Sereyka		С	ase number (if known)	2	:15-bk-580	)47	
	Con	y line 4 here	4.		For Debtor 1	ı	For Debtor non-filing s		
_	-		7.		Ψ	. `		IN/A	<u>.                                    </u>
5.		all payroll deductions:	_						
	5a.	Tax, Medicare, and Social Security deductions	5a.		\$ 0.00		\$	N/A	_
	5b.	Mandatory contributions for retirement plans	5b.		\$ 0.00		\$	N/A	_
	5c.	Voluntary contributions for retirement plans	5c.		\$ 0.00		\$	N/A	_
	5d.	Required repayments of retirement fund loans	5d.		\$ 0.00		\$	N/A	_
	5e. 5f.	Insurance	5e. 5f.		\$	-	\$ \$	N/A	_
	5g.	Domestic support obligations Union dues	5g.		\$ 0.00 \$ 0.00		\$	N/A N/A	_
	5g. 5h.	Other deductions. Specify:	5h.		\$ 0.00	-	\$	N/A N/A	_
•			-			-	·		_
6. 7		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. 7.		\$ <u>0.00</u>	-	\$ \$	N/A	_
7.		sulate total monthly take-home pay. Subtract line 6 from line 4.	7.		0.00	. `	<b>D</b>	N/A	_
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.		\$ 2,770.00		\$	N/A	
	8b.	Interest and dividends	8b.		\$ <u>2,770.00</u> \$ 0.00		\$	N/A N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.		\$ 0.00	-	\$	N/A	_
	8d.	Unemployment compensation	8d.		\$ 0.00		\$	N/A	-
	8e.	Social Security	8e.		\$ 0.00		\$	N/A	<u> </u>
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  Pension or retirement income	8f. 8g.		\$	-	\$ 	N/A N/A	_
	8h.	Other monthly income. Specify:	8h.		\$ 0.00		\$	N/A	_
	· · · ·				<u> </u>	1 F			_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	2,770.00		\$	N/A	A
10	Calc	culate monthly income. Add line 7 + line 9.	10.	\$	2,770.00 + \$		N/A	= \$	2,770.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ_	2,770.00		IV/A		2,110.00
11.	State Inclu	e all other regular contributions to the expenses that you list in Schedule ide contributions from an unmarried partner, members of your household, your refriends or relatives.  Not include any amounts already included in lines 2-10 or amounts that are not a	depe			,	in Schedule	∍ J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rest is that amount on the Summary of Schedules and Statistical Summary of Certaines						\$	2,770.00
13.	Do y	ou expect an increase or decrease within the year after you file this form? No.	?					Combin monthl	nea ly income
	=	Van Fundain							

# Pro-Forma Statement of Anticipated Future Income & Expenses Sereyka & Co., Inc. (DBA Afflare)

Job Placement

Gross Revenue	9,100.00
Expenses	
Auto Expense	100.00
Education	60.00
Bank Fees	250.00
Food	90.00
Fuel	440.00
Health Insurance	618.00
Insurance: Car, Health, Liabilit	212.00
Labor	865.00
Office Expense	245.00
Phone	380.00
Rent	470.00
Back Taxes	1,500.00
Payroll Taxes	1,100.00
Total Expenses	6,330.00
Net Income	\$2,770.00

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Debtor 1 Lisa Ann Sereyka		in this informs	Aine An inlandiform								
An amended filing	FIII	in this informa	tion to identify yo	our case:							
A supplement showing postpetition chapter (Spouse, if filing)	Deb	otor 1	Lisa Ann Sei	reyka			Ch				
United States Bankrupty Court for the:   SOUTHERN DISTRICT OF OHIO   MM / DD / YYYY	Deh	otor 2							ŭ	wing postpetition cha	nter
Case number 2:15-bk-58047  Official Form 106J  Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part I: Describe Your Household  Is this a joint case?  No, Go to line 2.  Yes. Dobor Debtor 2 live in a separate household?  No  Do not list Debtor 1 and Yes.  Do not state the dependents anames.  Daughter  Daughter  Daughter  Do not state the dependents names.  Daughter  11 Years  Yes  No  Yes  Strimate Your Ongoing Monthly Expenses  Estimate Your Coppendents  No  Yes  Listimate Your Coppendents  No  Yes  This art is a supplemental Schedule J., check the box at the top of the form and fill in the applicable date.  Include expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J., check the box at the top of the form and fill in the applicable date.  Include supenses and now included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence, include first mortgage apaments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 0.00  4b. Property, homeowner's, or renter's insurance  4c. \$ 0.00  Add. Home maintanance, repair, and upkeep expenses  4d. \$ 0.00  Add. Home maintanance, repair, and upkeep expenses									•	0 1	iptoi
Official Form 106J Schedule J: Your Expenses  12/11 Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Your Household  Is this a joint case?  No. Go to line 2.  Yes. Debtor 2 live in a separate household?  No. Do not list Debtor 2 live in a separate household?  No. Do not list Debtor 1 and Pyes.  Do you have dependents?  Do not state the dependents annes.  Daughter  11 Years  Yes.  Do your expenses include expenses.  Daughter  11 Years  Yes.  Stiffied in this information for Debtor 1 and Pyes.  No.	Unit	ted States Bankr	ruptcy Court for the	: SOUTH	IERN DISTRICT OF OHIO	)		MM /	DD / YYYY		
Official Form 106J Schedule J: Your Expenses Be as complete and accurate a possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part I: Describe Your Household  1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  Do not list Debtor 1 and Pyes. Fill out this information for Debtor 2.  Do not list Debtor 1 and Pyes. Fill out this information for Debtor 2.  Do not state the dependents names.  Daughter  11 Years  Yes.  No. Yes.  Do your expenses include expenses of people other than yourself and your dependents?  Yes.  Still be the dependent spenses of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule J. Your Income (Official Form 106J.)  4. The rental or home ownership expenses for your residence. Include first mortgage popments and any rent for the ground or lot.  4. The rental or home ownership expenses for your residence. Include first mortgage popments and any rent for the ground or lot.  4. The rental or home ownership expenses for your residence. Include first mortgage popments and any rent for the ground or lot.  4. The rental or home ownership expenses for your residence. Include first mortgage popments and any rent for the ground or lot.  4. The rental or home ownership expenses for your residence. Include first mortgage popment and any rent for the ground or lot.  4. Real estate taxes  4. S 0.000  At	Cas	se number 2:	15-bk-58047								
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part     Describe Your Household	(If k	known)									
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part     Describe Your Household	$\bigcirc$	fficial Fo	rm 106.I								
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, statch another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    No. Go to line 2.				Evnor	1606						12/1
No. Go to line 2.   Yes. Does Debtor 2 live in a separate household?   No. Go to line 2.   No. Go you have dependent?   No. Go you have dependent?   No. Go to line 10 to Debtor 1 and Debtor 2.   Do not list Debtor 1 and Debtor 2.   Do not state the dependents names.   Fill out this information to Debtor 1 or Debtor 2   Do not state the dependents names.   Daughter   11 Years   No.   Yes.   No	Be info nur	as complete a ormation. If m mber (if know	and accurate as ore space is ne n). Answer ever	possible eded, atta y questio	If two married people ar						t
Ves. Does Debtor 2 live in a separate household?   Ves. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.   Do you have dependents?				nola							
No   Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?   No   Yes.   Fill out this information for Debtor 1 or Debtor 2.   Do not list Debtor 1 and Debtor 2.   Do not state the dependents names.   Daughter   Daughte				n a senar	ate household?						
Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.    Do you have dependents?				u copu							
Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.  Daughter  Daughter  11 Years  Pyes  No Yes  No Yes  3. Do your expenses include expenses of people other than your dependent?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106i.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. Real estate taxes  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$ 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0				st file Offic	al Form 106J-2, <i>Expenses</i>	s for Separate House	hold of De	ebtor 2.			
Debtor 2.  Do not state the dependents names.  Daughter  Daughter  111 Years  Yes  No  Your expenses as of people other than your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106i.)  If not included in line 4:  4a. Real estate taxes  4a. \$  0.00  Home maintenance, repair, and upkeep expenses  4b. \$  0.000  4c. Home maintenance, repair, and upkeep expenses  4d. \$  0.000  4d. Home maintenance, repair, and upkeep expenses  4d. \$  0.000  4d. Home maintenance, repair, and upkeep expenses	2.	Do you have	e dependents?	□ No							
dependents names.  Daughter  11 Years  Yes  No Yes  The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  15 The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  16 Real estate taxes  4a. Real estate taxes  4b. S 0.00  17 Toperty, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. S 0.00  4d. Homeowner's association or condominium dues  4d. S 0.00  4d. S 0.00  4d. S 0.00  About Pres  No Your expenses  17 Yes  No No Yes  No Yes  No No Yes  No No Yes  No No Yes  No No Your expenses  A S 0.00 A D.00 A			ebtor 1 and	■ Yes.					•		
3. Do your expenses include expenses of people other than yourself and your dependents?    No		Do not state	the							□ No	
3. Do your expenses include expenses of people other than yourself and your dependents?    An o		dependents	names.			Daughter		_ 1	1 Years		
3. Do your expenses include expenses of people other than yourself and your dependents?    Stimate Your Ongoing Monthly Expenses										= :::	
3. Do your expenses include expenses of people other than yourself and your dependents?  Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. Real estate taxes  4a. \$  0.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4c. \$  0.00  4d. Homeowner's association or condominium dues										= : : :	
3. Do your expenses include expenses of people other than yourself and your dependents?  Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 0.00  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4c. \$ 0.00  4d. Homeowner's association or condominium dues											
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy filled. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I</i> : Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$ 0.00  Ad. Homeowner's association or condominium dues											
expenses of people other than yourself and your dependents?    Part 2:   Estimate Your Ongoing Monthly Expenses	3.	Do your exp	enses include		No					⊔ Yes	
Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  0.00  4d. Homeowner's association or condominium dues		expenses of	f people other ti	han ┌							
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$  0.00  4d. Homeowner's association or condominium dues		yoursell and	a your depende	nis :							
the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. \$ 0.00  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. \$ 0.00  4d. Homeowner's association or condominium dues	Est	timate your ex penses as of a	cpenses as of yo	our bankr	uptcy filing date unless y						
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues  4. \$  0.00  4b. \$  0.00  4c. Homeowner's association or condominium dues  4d. \$  0.00  4d. \$  0.00  4d. \$  0.00	the	value of such	h assistance an						Your exp	enses	
payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4d. Homeowner's association or condominium dues  4d. \$  0.00	(Uf	niciai Form 10	101.)						. our exp	2000	
4a.Real estate taxes4a.\$0.004b.Property, homeowner's, or renter's insurance4b.\$0.004c.Home maintenance, repair, and upkeep expenses4c.\$0.004d.Homeowner's association or condominium dues4d.\$80.00	4.					nclude first mortgage	4.	\$		0.00	
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$  80.00		If not includ	led in line 4:								
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$  80.00		4a. Real e	estate taxes				4a.	\$		0.00	
4d. Homeowner's association or condominium dues 4d. \$ 80.00			•				4b.	\$			
								· —			
	5.					me equity loans					

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Jeptor 1	Lisa Ann Sereyka	Case number (if k	(nown) <u>2:15-bk-58047</u>
S. Utilit	ies:		
6a.	Electricity, heat, natural gas	6a. \$	150.00
6b.	Water, sewer, garbage collection	6b. \$	35.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$	0.00
6d.	Other. Specify: Internet	6d. \$	40.00
Food	d and housekeeping supplies	7. \$	375.00
	dcare and children's education costs	8. \$	50.00
	ning, laundry, and dry cleaning	9. \$	50.00
	onal care products and services	10. \$	50.00
	ical and dental expenses	11. \$	150.00
	sportation. Include gas, maintenance, bus or train fare.	π. Ψ	150.00
	ot include car payments.	12. \$	250.00
	rtainment, clubs, recreation, newspapers, magazines, and books	13. \$	40.00
	itable contributions and religious donations	14. \$	0.00
. Insu	<u> </u>	•	0.00
	ot include insurance deducted from your pay or included in lines 4 or 20.		
	Life insurance	15a. \$	0.00
15b.	Health insurance	15b. \$	0.00
15c.	Vehicle insurance	15c. \$	0.00
	Other insurance. Specify:	15d. \$	0.00
	ss. Do not include taxes deducted from your pay or included in lines 4 or 20.	10 <b>u</b> .	0.00
Spec		16. \$	0.00
	illment or lease payments:		
	Car payments for Vehicle 1	17a. \$	0.00
	Car payments for Vehicle 2	17b. \$	0.00
	Other. Specify:	17c. \$	0.00
	Other. Specify:	17d. \$	0.00
	payments of alimony, maintenance, and support that you did not report a acted from your pay on line 5, <i>Schedule I, Your Incom</i> e (Official Form 106I)		0.00
	r payments you make to support others who do not live with you.	\$	0.00
Spec		19.	
). Othe	r real property expenses not included in lines 4 or 5 of this form or on Sci	hedule I: Your Inc	ome.
	Mortgages on other property	20a. \$	0.00
20b.	Real estate taxes	20b. \$	0.00
20c.	Property, homeowner's, or renter's insurance	20c. \$	0.00
20d.	Maintenance, repair, and upkeep expenses	20d. \$	0.00
	Homeowner's association or condominium dues	20e. \$	0.00
	r: Specify:	21. +\$	0.00
	' · -		0.00
	ulate your monthly expenses		
	Add lines 4 through 21.	\$ _	1,270.00
22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c.	Add line 22a and 22b. The result is your monthly expenses.	\$ _	1,270.00
0-1	ulata va va manthili va tima ama		·
	ulate your monthly net income.	00- M	0 === 00
	Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	2,770.00
23b.	Copy your monthly expenses from line 22c above.	23b\$	1,270.00
23c.	Subtract your monthly expenses from your monthly income.		
	The result is your monthly net income.	23c. \$	1,500.00
4 Dov	ou expect an increase or decrease in your expenses within the year after	you file this form?	7
For ex	xample, do you expect to finish paying for your car loan within the year or do you expect yo		
	ication to the terms of your mortgage?	5 5 1 7	
■ N	0.		
□ Ye			